

#### LAW OFFICES

# FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Stanford Research Park 700 Hansen Way Palo Alto, CA 94304

Telephone

**Facsimile** 

(650) 849-6600	(650) 849-6666	
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TO MAIL STOP ISSUE FEE	FROM	
U.S. Patent and Trademark Office Fax No.: (571) 273-2885 Phone No.: Subject: Issue Fee Payment Our File No.: 07451.0001-23	Name: Andrew B. Schwaab Reg. No. 38,611 Phone No.: 650 849 6643 Fax # Verified by: rmw # Pages (incl. this): 7 Date: September 9, 2005	
Confirmation Copy to Follow: NO		
First Named Inventor:	)	
GINTER, Karl L.	) ) Group Art Unit: 2132 \	
Application No.: 10/696,659	) Examiner: DARROW, Justin T.	
Filed: October 28, 2003	) Confirmation No.: 8787	
For: SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC		

### Applicants submit the following papers:

RIGHTS PROTECTION

- 1. Issue Fee Transmittal in Duplicate with Certificate of Facsimile and Deposit Account Authorization in the amount of \$1,700.00, (1 page);
- 2. Comments on Statement of Reasons for Allowance with Certificate of Facsimile, (2 pages); and
- 3. Change of Assignee Address with Certificate of Facsimile, (2 pages).

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Appln. No. 10/696,659

P E Comment on Statement of Reasons for Allowance file flowith Issue Fee Payment 09/09/05

PATENT Customer No. 22,852 Attorney Docket No. 07451.0001-23 Intertrust Ref. No. IT-5.1.2.1 (US)

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Rebecca M. Whitelock

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Mail Stop - ISSUE FEE
Commissioner for Patents
P.O. Box 1450
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Sir:

## COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

The Examiner's Statement of Reasons for Allowance (Notice of Allowability, pp. 2-4; "Statement") contains characterizations of the related art with which Applicants do not necessarily agree. Unless expressly noted otherwise, Applicants decline to subscribe to any statement or characterization in the Statement.

Specifically, Applicants respectfully disagree with the Office's characterization of the Wyman reference and its teachings. Thus, Applicants respectfully note that the payment of the issue fee and submission of the associated papers shall not be taken as